



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon
KML Law Group, PC
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
BANK OF AMERICA, N.A.

In Re:

Lena N. Ragin

DEBTOR(S),

Order Filed on May 17, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 18-14103 VFP

Hearing Date: May 15, 2018

Judge: Vincent F. Papalia

Recommended Local Form:

Followed

Modified

ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: May 17, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Upon the motion of BANK OF AMERICA, N.A., under
Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to
pursue the movant's rights in the following:

Real Property More Fully Described as:

**Land and premises commonly known as Lot 5, Block 63, 83 North 16th Street, East
Orange NJ 07017**

Personal Property More Fully Described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its
rights and remedies under the terms of the subject mortgage and pursue its state court remedies
including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially
pursuing other loss mitigation alternatives, including, but not limited to, a loan modification,
short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's
sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession
of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the
Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who
entered an appearance on the motion.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Lena N Ragin
 Debtor

Case No. 18-14103-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Lena N Ragin, 83 North 16th Street, East Orange, NJ 07017-5212

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Carleton A. Lewis on behalf of Debtor Lena N Ragin clewis@lsnj.org, shenderson@lsnj.org
 Denise E. Carlon on behalf of Creditor Bank Of America, N.A. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
 Rebecca Ann Solarz on behalf of Creditor Bank Of America, N.A. rsolarz@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5